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VIA FACSIMILE TO: (703) 746-9443

July 21, 2004

Jalatee Worjloh
Patent Examiner
U.S. Patent and Trademark Office
Alexandria, VA 22313-1450

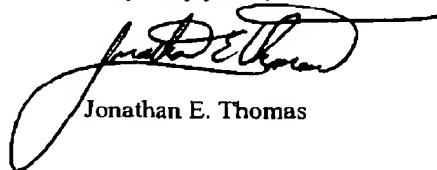
Re: Response to Final Office Action mailed April 1, 2004
U.S. Patent Application Serial No. 09/810,296
Titled: Method for Validating an Electronic Payment By A Credit Card
Our Ref: 00240306US

Dear Jalatee:

Per our telephone conversation of 5:30 pm this evening, we enclose a copy of the referenced invention disclosure, which was inadvertently omitted from our response filed on June 29, 2004. The enclosure totals two pages in length. Kindly accept this submission by construing our June 29, 2004 filing as a good faith attempt to file a full and complete response.

If you have any questions, please do not hesitate to contact me.

Very truly yours,



Jonathan E. Thomas

JET

Enclosures

1. IBM Invention Disclosure.

PTO fax Certification

I hereby certify that I am transmitting the IBM Invention Disclosure for Application Serial No.: 09/810,296 containing two (2) pages to the U.S. Patent Office at (703) 746-9443 on July 21, 2004.

Jonathan E. Thomas
Reg. No. 50,352

WCOM431983.1

Best Available Copy

%INC5%Security feature for on demand/forced validation thru third party - continued

**Disclosure**

Prepared for and/or by an IBM Attorney - IBM Confidential

Created By Jean-Francois Le Pennec On
Last Modified By wpts1 wpts1
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Required fields are marked with the asterisk (*) and must be filled in to complete the form.

***Title of disclosure (in English)**

%INC5%Security feature for on demand/forced validation thru third party

Summary

Status	Final Decision (File)
Final deadline	
Final deadline reason	
Docket family	
* Processing location	France
* Functional area	La Gaude - IGS Networking Services
Attorney/Patent professional	Yves Nicolas Etorre/France/IBM
IDT team	Rene Glaize/France/IBM Pascal Thubert/France/IBM Eric Levy Abegnoli/France/IBM
Submitted date	
* Owning division	GS
* Line of business	Primary Inventor's Line of Business (LoB)
* Industry/Sector	
* Competency	
Incentive program	INCS
Lab	LG
* Technology code	NS

Inventors with a Blue Pages entry

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Michel, Patrick	062838	33/081800	N/A	Pillaudeau, Jean-Pierre

> denotes primary contact

Inventors without a Blue Pages entry**IDT Selection**

IBM Confidential

Main Idea for Disclosure

continued

**Main Idea for Disclosure**

Prepared for and/or by an IBM Attorney - IBM Confidential

Title of disclosure (in English)

%INC5%Security feature for on demand/forced validation thru third party

Main Idea

1. Describe your invention, stating the problem solved (if appropriate), and indicating the advantages of using the invention.

Whenever a transaction using a credit card is validated thru its pin code, the transaction machine check the code and sometimes the available amount of credit of the card's owner. The proposal of the invention is to have a forced/on demand additive validation of the transaction by an third party : The third party is called by the transaction machine through phone, when the pin code is validated, the transaction machine asks the called people to also validate the transaction by its pin code type on the phone keyboard, the called people should be available and aware that a transaction machine may call him.

2. How does the invention solve the problem or achieve an advantage,(a description of "the invention" including figures inline as appropriate)?

The advantage of the invention is that it allows, whenever used, a high security coverage, because it involves in the same time two operations and codes provide by two distant people, this could be used as a high security feature available on demand or for some very specific case

3. If the same advantage or problem has been identified by others (inside/outside IBM), how have those others solved it and does your solution differ and why is it better?

This advantage of double human validation of transaction does not currently exist, this can know be implemented due to the availability of portable phone and pager

4. If the invention is implemented in a product or prototype, include technical details, purpose, disclosure details to others and the date of that implementation.